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September 14, 2005

FDIC
San Francisco Regional Office
Director, John F. Carter
225 Jessie Street at Ecker Square
Suite 2300
San Francisco, CA 94105

Dear Mr. Carter:

I serve as a director of Fairfield National Bank, a community bank with assets of \$270 million dollars. We are located in a rural community of approximately 5500 residents 120 miles east of St. Louis, Missouri. Our bank recently celebrated 100 years of service to our community.

We have served as the depository for the local Wal-Mart Store, now a supercenter, for several years. However, our bank functions primarily as a "revolving door" for Wal-Mart as deposits are swept soon after they are made. We realize very little benefit from these deposits.

I am very concerned about Wal-Mart's recent application for an ILC Bank in Utah. This is yet another attempt by Wal-Mart to enter a non-core business to reduce their costs. I suspect their long-term plan is to enter the traditional banking business with branches in their stores. If Wal-Mart's application is approved, it will be the beginning of the end for community banks like FNB.

Our bank is a good citizen in our community, providing valuable services to our residents and assistance to local organizations. Wal-Mart's mass merchandising approach will never provide the type of services needed by citizens of Fairfield. I would certainly appreciate your no vote on Wal-Mart's ILC Application.

Sincerely Yours,


Kent Vinson